

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF**

In re: §
TERLECKI, NICHOLAS J § Case No. 08-73807
TERLECKI, MICHELLE M §
Debtor(s) §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter _____ of the United States Bankruptcy Code was filed on _____. The undersigned trustee was appointed on _____.
 2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
 3. All scheduled and known assets of the estate have been reduced to cash, released to _____ or as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
 4. The trustee realized gross receipts of _____ \$ _____.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

- Payments made under an interim disbursement
- Administrative expenses
- Bank service fees
- Other payments to creditors
- Non-estate funds paid to 3rd Parties
- Exemptions paid to the debtor
- Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____², for a total compensation of \$ _____. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By:/s/DANIEL M. DONAHUE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

Case No: 08-73807 MLB Judge: MANUEL BARBOSA
 Case Name: TERLECKI, NICHOLAS J
 TERLECKI, MICHELLE M
 For Period Ending: 12/02/13

Trustee Name: DANIEL M. DONAHUE
 Date Filed (f) or Converted (c): 11/24/08 (f)
 341(a) Meeting Date: 12/29/08
 Claims Bar Date: 05/07/13

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Disney Timeshare 1	Unknown	0.00		0.00	FA
2. Cash on hand	20.00	0.00		0.00	FA
3. Checking Account # 500022453 Belvidere Bank	50.00	0.00		0.00	FA
4. Checking Account # 9802918063 Amcore Bank	500.00	0.00		0.00	FA
5. Misc. household goods & furnishings	2,500.00	0.00		0.00	FA
6. Misc. Clothing	250.00	0.00		0.00	FA
7. Misc. Clothing	250.00	0.00		0.00	FA
8. Wedding Ring	500.00	0.00		0.00	FA
9. Hand Gun 9mm Britta & Remington Shot Gun	300.00	0.00		0.00	FA
10. Chase Insurance Life & Annuity Company Policy #FK	2,319.15	0.00		0.00	FA
11. Profit Sharing Plan Savant Capital Management, Inc	48.02	0.00		0.00	FA
12. Disney Stock 3 shares	70.11	0.00		0.00	FA
13. 1997 Buick Riviera	2,650.00	0.00		0.00	FA
14. 2006 - Jeep Commander	14,600.00	0.00		0.00	FA
15. 2007 - Jeep Compass (Surrendered)	13,000.00	0.00		0.00	FA
16. Personal injury (mass tort) (u)	30,135.19	70,048.30		32,669.64	FA
17. Disney Time Share 2	Unknown	0.00		0.00	FA
18. Primary Residence	234,924.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$302,116.47	\$70,048.30	\$32,669.64	\$0.00
(Total Dollar Amount in Column 6)				

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Case 08-73807 Doc 55 Filed 12/03/13 Entered 12/03/13 15:55:47 Desc Main Document FORM¹ Page 4 of 12
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

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Exhibit A

Case No: 08-73807 MLB Judge: MANUEL BARBOSA
Case Name: TERLECKI, NICHOLAS J
TERLECKI, MICHELLE M

Trustee Name: DANIEL M. DONAHUE
Date Filed (f) or Converted (c): 11/24/08 (f)
341(a) Meeting Date: 12/29/08
Claims Bar Date: 05/07/13

Nothing remains to be done.

Initial Projected Date of Final Report (TFR): 12/01/13

Current Projected Date of Final Report (TFR): 12/01/13

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	08-73807 -MLB	Trustee Name:	DANIEL M. DONAHUE
Case Name:	TERLECKI, NICHOLAS J	Bank Name:	CONGRESSIONAL BANK
	TERLECKI, MICHELLE M	Account Number / CD #:	*****0866 GENERAL CHECKING
Taxpayer ID No:	*****5699	Blanket Bond (per case limit):	\$ 1,500,000.00
For Period Ending:	12/02/13	Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/31/13	16	WAGSTAFF & CARMELL LLP IOLTA TRUST ACCOUNT AVANDIA WAGSTAFF & CARTMELL LLP WAGSTAFF & CARTMELL	BALANCE FORWARD SETTLEMENT PROCEEDS: PI CLAIM Memo Amount: 70,048.30 PI Settlement (overpaid by .09) Memo Amount: (22,069.25) Attorney Fees Memo Amount: (3,834.20) Attorney Expenses Memo Amount: (209.32) Medicare/Medicaid Liens Memo Amount: (13,800.25) Holdback - subrogation liens	1142-000 3210-000 3220-000 2990-000 2990-000 2300-000	30,135.28		0.00 30,135.28
06/04/13	000100	INTERNATIONAL SURETIES, LTD. ONE SHELL SQUARE 701 POYDRAS ST., STE. 420 NEW ORLEANS, LA 70139				24.86	30,110.42
07/05/13		CONGRESSIONAL BANK	BANK SERVICE FEE - June, 2013	2600-000		28.88	30,081.54
08/05/13		CONGRESSIONAL BANK	BANK SERVICE FEE - July, 2013	2600-000		31.94	30,049.60
09/11/13	16	WAGSTAFF & CARTMELL	Settlement Funds - bal. of holdback	1142-000	2,534.36		32,583.96
09/11/13		CONGRESSIONAL BANK	BANK SERVICE FEE - August, 2013	2600-000		31.90	32,552.06
10/03/13		CONGRESSIONAL BANK	BANK SERVICE FEE - September, 2013	2600-000		32.50	32,519.56
11/05/13		CONGRESSIONAL BANK	BANK SERVICE FEE - October, 2013	2600-000		34.53	32,485.03

Page Subtotals

32,669.64

184.61

Ver: 17.04

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	08-73807 -MLB	Trustee Name:	DANIEL M. DONAHUE
Case Name:	TERLECKI, NICHOLAS J	Bank Name:	CONGRESSIONAL BANK
	TERLECKI, MICHELLE M	Account Number / CD #:	*****0866 GENERAL CHECKING
Taxpayer ID No:	*****5699		
For Period Ending:	12/02/13	Blanket Bond (per case limit):	\$ 1,500,000.00
		Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
Memo Allocation Receipts:		70,048.30	COLUMN TOTALS		32,669.64	184.61	32,485.03
Memo Allocation Disbursements:		39,913.02	Less: Bank Transfers/CD's		0.00	0.00	
Memo Allocation Net:		30,135.28	Subtotal		32,669.64	184.61	
			Less: Payments to Debtors			0.00	
			Net		32,669.64	184.61	
Total Allocation Receipts:		70,048.30	TOTAL - ALL ACCOUNTS		NET DEPOSITS	DISBURSEMENTS	ACCOUNT BALANCE
Total Allocation Disbursements:		39,913.02	GENERAL CHECKING - *****0866		32,669.64	184.61	32,485.03
Total Memo Allocation Net:		30,135.28			-----	-----	-----
					32,669.64	184.61	32,485.03
					=====	=====	=====
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: December 02, 2013

Case Number:	08-73807	Claim Type Sequence						
Debtor Name:	TERLECKI, NICHOLAS J	Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
BOND 999 2300-00	INTERNATIONAL SURETIES, LTD. ONE SHELL SQUARE 701 POYDRAS ST., STE. 420 NEW ORLEANS, LA 70139					\$0.00	\$24.86	\$24.86
001 3110-00	MCGREEVY WILLIAMS			Administrative		\$0.00	\$11,500.00	\$11,500.00
001 3120-00	MCGREEVY WILLIAMS			Administrative		\$0.00	\$829.72	\$829.72
000001 070 7100-00	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025			Unsecured		\$0.00	\$6,358.01	\$6,358.01
000002 070 7100-00	eCAST Settlement Corporation, assignee of HSBC Bank Nevada and its Assigns POB 35480 Newark, NJ 07193-5480			Unsecured		\$0.00	\$2,630.51	\$2,630.51
000003 070 7100-00	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602			Unsecured		\$0.00	\$4,321.50	\$4,321.50
000004 070 7100-00	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602			Unsecured		\$0.00	\$267.36	\$267.36
000005 070 7100-00	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788			Unsecured		\$0.00	\$1,125.98	\$1,125.98
000006 070 7100-00	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788			Unsecured		\$0.00	\$355.79	\$355.79
000007 070 7100-00	MARATHON PETROLEUM COMPANY LP PO BOX 81 FINDLAY OH 45839			Unsecured		\$0.00	\$655.98	\$655.98

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: December 02, 2013

Case Number:	08-73807	Claim Type Sequence						
Debtor Name:	TERLECKI, NICHOLAS J	Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000008	Sallie Mae 070 c/o Sallie Mae Inc. 7100-00 220 Lasley Ave. Wilkes-Barre, PA 18706			Unsecured		\$0.00	\$7,137.40	\$7,137.40
000009	State Farm Bank 070 c o Becket and Lee LLP 7100-00 POB 3001 Malvern, PA 19355-0701			Unsecured		\$0.00	\$3,161.05	\$3,161.05
000010	Springleaf Financial Services of 070 Indiana, INC. 7100-00 PO Box 3251 Evansville IN 47731-3251			Unsecured		\$0.00	\$258.38	\$258.38
000011	Eckhoff & Massarelli, P.C. 070 330 S. Naperville Road, Suite 404 7100-00 Wheaton, IL 60187			Unsecured		\$0.00	\$16,538.60	\$16,538.60
000012	Capital Recovery V, LLC 070 c/o Recovery Management Systems 7100-00 Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605			Unsecured		\$0.00	\$3,084.43	\$3,084.43
000013	Capital Recovery V, LLC 070 c/o Recovery Management Systems 7100-00 Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605			Unsecured		\$0.00	\$382.37	\$382.37
000014	Capital Recovery V, LLC 070 c/o Recovery Management Systems 7100-00 Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605			Unsecured		\$0.00	\$256.73	\$256.73
000015	Capital Recovery V, LLC 070 c/o Recovery Management Systems 7100-00 Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605			Unsecured		\$0.00	\$343.95	\$343.95
000016	Capital Recovery V, LLC 070 c/o Recovery Management Systems 7100-00 Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605			Unsecured		\$0.00	\$1,322.21	\$1,322.21
000017	eCAST Settlement Corporation, 070 assignee 7100-00 of HSBC Bank Nevada and its Assigns POB 35480 Newark, NJ 07193-5480			Unsecured		\$0.00	\$2,961.62	\$2,961.62

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: December 02, 2013

Case Number:	08-73807	Claim Type Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000018	Capital Recovery V, LLC	Unsecured		\$0.00	\$2,672.56	\$2,672.56
070	c/o Recovery Management Systems					
7100-00	Corporat					
	25 SE 2nd Avenue Suite 1120					
	Miami FL 33131-1605					
Case Totals:				\$0.00	\$66,189.01	\$66,189.01

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-73807

Case Name: TERLECKI, NICHOLAS J
TERLECKI, MICHELLE M
Trustee Name: DANIEL M. DONAHUE

Balance on hand	\$
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: DANIEL M. DONAHUE	\$	\$	\$
Attorney for Trustee Fees: MCGREEVY WILLIAMS	\$	\$	\$
Attorney for Trustee Expenses: MCGREEVY WILLIAMS	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ _____

Remaining Balance \$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Discover Bank	\$	\$	\$
000002	eCAST Settlement Corporation, assignee	\$	\$	\$
000003	PYOD, LLC its successors and assigns as assignee	\$	\$	\$
000004	PYOD, LLC its successors and assigns as assignee	\$	\$	\$
000005	Quantum3 Group LLC as agent for	\$	\$	\$
000006	Quantum3 Group LLC as agent for	\$	\$	\$
000007	MARATHON PETROLEUM COMPANY LP	\$	\$	\$
000008	Sallie Mae	\$	\$	\$
000009	State Farm Bank	\$	\$	\$
000010	Springleaf Financial Services of Indiana, INC.	\$	\$	\$
000011	Eckhoff & Massarelli, P.C.	\$	\$	\$
000012	Capital Recovery V, LLC	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000013	Capital Recovery V, LLC	\$	\$	\$
000014	Capital Recovery V, LLC	\$	\$	\$
000015	Capital Recovery V, LLC	\$	\$	\$
000016	Capital Recovery V, LLC	\$	\$	\$
000017	eCAST Settlement Corporation, assignee	\$	\$	\$
000018	Capital Recovery V, LLC	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE